

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin S. Jones
Linda L. Jones
Debtors

Case No. 17-03221-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Mar 16, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin S. Jones, Linda L. Jones, 1055 Memorial Avenue, Williamsport, PA 17701-4668
4953375	+ BB&T, 204 Hepburn Street, Williamsport, PA 17701-6515
4953373	+ Bank of America, 9385 N. 56th Street, Tampa, FL 33617-5505
4953374	Bayview Loan Servicing LLC, PO Box 650091, Dallas, TX 75265-0091
4953382	Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
4953383	Ditech, PO Box 94710, Palatine, IL 60094-4710
4991848	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
4953387	HSBC Value City, 4500 S. Damen Ave., Chicago, IL 60609-3013
5491151	+ Metropolitan Life, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
5491152	+ Metropolitan Life, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015, Metropolitan Life, 2121 Waukegan Road, Suite 300 Bannockburn, Pennsylvania 60015-1831
5033689	Metropolitan Life Insurance Company c/o, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd; 4th floor, Coral Gables, FL, 33146-1837
4953400	PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703
4953407	Service First Federal Credit Union, 1419 Montour Boulevard, Danville, PA 17821-9122
4953410	+ Susquehanna Bancshares, PO Box 1847, Wilson, NC 27894-1847

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: DeftBkr@santander.us	Mar 16 2023 18:46:00	Santander Bank, N.A., 450 Penn Street, PA-450-FB1, Reading, PA 19602-1011
4960072	Email/Text: bankruptcy@bbandt.com	Mar 16 2023 18:46:00	BB&T, PO Box 1847, Wilson NC 27894
4953372	EDI: BANKAMER.COM	Mar 16 2023 22:46:00	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
4956528	+ EDI: LCIBAYLN	Mar 16 2023 22:46:00	Bayview Loan Servicing, 4425 Ponce De Leon Boulevard 5th Floor, Coral Gables, FL 33146-1839
4958204	Email/Text: megan.harper@phila.gov	Mar 16 2023 18:46:00	City of Philadelphia, Department of Revenue, Water Revenue Bureau, PO Box 41496, Philadelphia, PA 19101-1496
5049955	+ Email/Text: megan.harper@phila.gov	Mar 16 2023 18:46:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
4953376	EDI: CAPITALONE.COM	Mar 16 2023 22:46:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
5004000	Email/PDF: bncnotices@becket-lee.com	Mar 16 2023 18:53:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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4953378	EDI: CITICORP.COM	Mar 16 2023 22:46:00	Citicorp Trust Bank, PO Box 6243, Sioux Falls, SD 57117-6243
4953379	EDI: WFNNB.COM	Mar 16 2023 22:46:00	Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
4953380	EDI: WFNNB.COM	Mar 16 2023 22:46:00	Comenity Capital Bank/GAME STOP, PO Box 182120, Columbus, OH 43218-2120
4953381	Email/PDF: creditonebknotifications@resurgent.com	Mar 16 2023 18:53:40	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
4953384	+ EDI: CITICORP.COM	Mar 16 2023 22:46:00	DSNB/Macys, PO Box 8218, Mason, OH 45040-8218
4990039	EDI: DISCOVER.COM	Mar 16 2023 22:46:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
4953386	EDI: WFNNB.COM	Mar 16 2023 22:46:00	Fashion Bug, 1103 Allen Dr., Milford, OH 45150-8763
4953377	EDI: JPMORGANCHASE	Mar 16 2023 22:46:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4953388	EDI: JPMORGANCHASE	Mar 16 2023 22:46:00	JP Morgan Chase, PO Box 24696, Columbus, OH 43224-0696
4953389	+ Email/Text: BKRMailOPS@weltman.com	Mar 16 2023 18:46:00	Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600
4953390	Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 16 2023 18:46:00	Keybank NA, 4910 Tiedeman Road, Cleveland, OH 44144-2338
4953391	Email/Text: PBNCNotifications@peritussservices.com	Mar 16 2023 18:46:00	Kohl's Department Store, PO Box 2983, Milwaukee, WI 53201-2983
5032303	Email/PDF: resurgentbknotifications@resurgent.com	Mar 16 2023 18:53:42	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4953392	EDI: LENDNGCLUB	Mar 16 2023 22:46:00	Lending Club Corp, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
4953393	EDI: RMSC.COM	Mar 16 2023 22:46:00	Lowe's Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
4953394	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 16 2023 18:46:00	Marcus Goldman Sachs, PO Box 45400, Salt Lake City, UT 84145-0400
5367819	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 16 2023 18:46:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC 33146-1837
5367818	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 16 2023 18:46:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
4953395	Email/Text: bankruptcydpt@mcmcg.com	Mar 16 2023 18:46:00	Midland Credit Management Inc., 2635 Northside Drive, Suite 300, San Diego, CA 92108-2709
4953396	Email/Text: bankruptcydpt@mcmcg.com	Mar 16 2023 18:46:00	Midland Funding LLC., 2635 Northside Drive, Suite 300, San Diego, CA 92108-2709
4953397	Email/Text: Bankruptcies@nragroup.com	Mar 16 2023 18:46:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4953399	Email/Text: Bankruptcy.Notices@pnc.com	Mar 16 2023 18:46:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
4954203	+ EDI: RECOVERYCORP.COM	Mar 16 2023 22:46:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4953402	Email/Text: bankruptcynotices@psecu.com	Mar 16 2023 18:46:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
5032290	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 16 2023 18:53:44	PYOD, LLC its successors and assigns as assignee, of FNBM, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
4953398	Email/Text: bankruptcynotices@psecu.com	Mar 16 2023 18:46:00	Pennsylvania State Employees Credit Union, PO Box 67013, Harrisburg, PA 17106-7013
4953401	Email/Text: admin@paypps.com	Mar 16 2023 18:46:00	Professional Placement Services LLC, PO Box 612, Milwaukee, WI 53201-0612
4999699	EDI: Q3G.COM	Mar 16 2023 22:46:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4953411	EDI: RMSC.COM	Mar 16 2023 22:46:00	SYNCB/AMEX, PO Box 965005, Orlando, FL 32896-5005
4953412	EDI: RMSC.COM	Mar 16 2023 22:46:00	SYNCB/Dick's Sporting Goods, PO Box 956005, Orlando, FL 32896-5005
4953413	EDI: RMSC.COM	Mar 16 2023 22:46:00	SYNCB/Home Design HVAC, PO Box 965036, Orlando, FL 32896-5036
4953414	EDI: RMSC.COM	Mar 16 2023 22:46:00	SYNCB/JC Penney's, PO Box 960090, Orlando, FL 32896-0090
4953415	EDI: RMSC.COM	Mar 16 2023 22:46:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
4953416	EDI: RMSC.COM	Mar 16 2023 22:46:00	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
4953417	EDI: RMSC.COM	Mar 16 2023 22:46:00	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
4953418	EDI: RMSC.COM	Mar 16 2023 22:46:00	SYNCB/TJX CO. PLCC, PO Box 905015, Orlando, FL 32896-5005
4953419	EDI: RMSC.COM	Mar 16 2023 22:46:00	SYNCB/WALMART, PO Box 965024, Orlando, FL 32896-5024
4953403	EDI: RMSC.COM	Mar 16 2023 22:46:00	Sam's Club/GECRB, PO Box 530942, Atlanta, GA 30353-0942
4953404	Email/Text: DeftBkr@santander.us	Mar 16 2023 18:46:00	Santander Bank, 450 Penn Street, Reading, PA 19602-1011
5000116	+ Email/Text: DeftBkr@santander.us	Mar 16 2023 18:46:00	Santander Bank, N.A., 601 Penn St., MC: 10-6438-FB7, Reading, PA 19601-3563
4953405	EDI: CITICORP.COM	Mar 16 2023 22:46:00	Sears Charge Plus, PO Box 6275, Sioux Falls, SD 57117-6275
4953406	EDI: CITICORP.COM	Mar 16 2023 22:46:00	Sears Mastercard, PO Box 6275, Sioux Falls, SD 57117-6275
4953408	EDI: WFNNB.COM	Mar 16 2023 22:46:00	Spirit of America National Bank, 1103 Allen Drive, Milford, OH 45150-8763
4953409	EDI: CITICORP.COM	Mar 16 2023 22:46:00	Sunoco Citibank CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
4998877	EDI: BANKAMER.COM	Mar 16 2023 22:46:00	THE BANK OF NEW YORK MELLON FKA THE BANK***, Bank of America, PO BOX 31785, Tampa, FL 33631-3785
4953420	^ MEBN	Mar 16 2023 18:43:45	Trident Asset Management, PO Box 888424, Alpharetta, GA 30356-0424
5031005	EDI: USBANKARS.COM	Mar 16 2023 22:46:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis

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			MO 63166-0108
4953385	EDI: USBANKARS.COM	Mar 16 2023 22:46:00	Elan, PO Box 790408, Saint Louis, MO 63179-0408
5005162	EDI: AIS.COM	Mar 16 2023 22:46:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4953421	EDI: BLUESTEM	Mar 16 2023 22:46:00	WEBBANK/FINGERHUT, 6250 Ridgewood Road, Saint Club, MN 56303-0820
5033687	+ EDI: WFFC2	Mar 16 2023 22:46:00	Wells Fargo Bank, NA, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
4953422	EDI: WFFC2	Mar 16 2023 22:46:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Alyk L Oflazian	on behalf of Creditor Metropolitan Life amps@manleydeas.com
Christopher A DeNardo	on behalf of Creditor Metropolitan Life Insurance Company logsecf@logs.com cistewart@logs.com
Harry B. Reese	on behalf of Creditor Bayview Loan Servicing LLC bankruptcy@powerskirm.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor Metropolitan Life Insurance Company bkcefinbox@aldridgepite.com JSpears@ecf.courtdrive.com

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Jerome B Blank	on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York Et.Al pamb@fedphe.com
Jerome B Blank	on behalf of Creditor DITECH FINANCIAL LLC pamb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor Bayview Loan Servicing LLC bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor COMMUNITY LOAN SERVICING LLC AS SERVICER FOR METROPOLITAN LIFE INSURANCE CO. bankruptcy@powerskirm.com
Mario John Hanyon	on behalf of Creditor DITECH FINANCIAL LLC pamb@fedphe.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com
Scott A. Williams	on behalf of Debtor 1 Kevin S. Jones scottawilliams@verizon.net
Scott A. Williams	on behalf of Debtor 2 Linda L. Jones scottawilliams@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 16

Information to identify the case:

Debtor 1

Kevin S. Jones

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3601

EIN --

Debtor 2

Linda L. Jones

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7467

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:17-bk-03221-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin S. Jones

Linda L. Jones
aka Linda L. Dade-Jones**By the
court:**3/16/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.